

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

**David Stewart Pierce and Nancy Ahlgren
Pierce**

Case No. 11-80296

a/k/a NAP Event Planning

S.S. Nos.: xxx-xx-4883 and xxx-xx-0267

Mailing Address: 3503 Shady Creek Drive, Durham, NC 27713-

Debtors.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on February 17, 2011.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: March 4, 2011

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtors
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET
(MIDDLE DISTRICT - DESARDI VERSION)

Date: 1/4/11

Lastname-SS#: Pierce-4883

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

| Retain | Creditor Name | Sch D # | Description of Collateral |
|--------|---------------|---------|---------------------------|
| | GMAC/Ally | | 2008 Cadillac |
| | | | |
| | | | |
| | | | |

SURRENDER COLLATERAL

| Creditor Name | Description of Collateral |
|---------------|---------------------------|
| | |
| | |
| | |
| | |

ARREARAGE CLAIMS

| Retain | Creditor Name | Sch D # | Arrearage Amount | (See +) |
|--------|------------------------|---------|------------------|---------|
| | GMAC/Ally | | | ** |
| | | | | ** |
| | | | | ** |
| | | | | ** |
| | | | | ** |
| | PNC | | \$13,486 | ** |
| | First American Capital | | \$2,000 | ** |
| | | | | ** |
| | | | | ** |

REJECTED EXECUTORY CONTRACTS/LEASES

| Creditor Name | Description of Collateral |
|---------------|---------------------------|
| | |
| | |
| | |
| | |

LTD - DEFERRED ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

| Retain | Creditor Name | Sch D # | Monthly Contract Amount | Int. Rate | Adequate Protection | Minimum Equal Payment | Description of Collateral |
|--------|------------------------|---------|-------------------------|-----------|---------------------|-----------------------|---------------------------|
| | PNC | | \$1,510 | N/A | n/a | \$1,510.00 | Land, Home, and Escrow |
| | First American Capital | | \$450 | N/A | n/a | \$450.00 | Land, Home |
| | | | | N/A | n/a | | |
| | | | | N/A | n/a | | |

STD - SECURED DEBTS at FMV

| Retain | Creditor Name | Sch D # | FMV | Int. Rate | Adequate Protection | Minimum Equal Payment | Description of Collateral |
|--------|---------------|---------|----------|-----------|---------------------|-----------------------|---------------------------|
| | Ford Credit | | \$19,215 | 5.00 | \$192 | \$396.70 | 2006 Ford Expedition |
| | | | | 5.00 | | | |
| | | | | 5.00 | | | |
| | | | | 5.00 | | | |

STD - SECURED DEBTS at 100%

| Retain | Creditor Name | Sch D # | Payoff Amount | Int. Rate | Adequate Protection | Minimum Equal Payment | Description of Collateral |
|--------|------------------------|---------|---------------|-----------|---------------------|-----------------------|---------------------------|
| | Blue Cross Blue Shield | | \$4,827 | 5.00 | \$48 | \$99.66 | 2005 Chrysler |
| | | | | 5.00 | | | |
| | | | | 5.00 | | | |
| | | | | 5.00 | | | |
| | | | | 5.00 | | | |

| | | |
|--|-----------|-------------------|
| ATTORNEY FEE (Unpaid part) | | Amount |
| Law Offices of John T. Orcutt, P C. | | \$2,800 |
| SECURED TAXES | | Secured Amt |
| IRS Tax Liens | | |
| Real Property Taxes on Retained Realty | | |
| UNSECURED PRIORITY DEBTS | | Amount |
| IRS Taxes | | |
| State Taxes | | |
| Personal Property Taxes | | |
| Alimony or Child Support Arrearage | | |
| CO-SIGN PROTECT (Pay 100%) | | Int. % Payoff Amt |
| All Co-Sign Protect Debts (See*) | | |
| GENERAL NON-PRIORITY UNSECURED | | Amount** |
| DMI= | None(\$0) | None(\$0) |

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ **\$2,882** per month for **60** months, then

\$ **N/A** per month for **N/A** months.

Adequate Protection Payment Period: **1.12** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

* = May include up to 2 post-petition payments.

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD_(DeSardi Version 1/12/10) © LOJTO

Other Miscellaneous Provisions

Plan to allow for 3 "waivers". Interest on EAE at fed. judgment rate

CERTIFICATE OF SERVICE

I, Kaelyn McCollum, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum

Kaelyn McCollum

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Capital One ***
Post Office Box 30285
Salt Lake City, UT 84130-0285

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

AAC
Post Office Box 2036
28405 Van Dyke
Warren, MI 48093

Capital One Bank****
Attn: Bankruptcy Department
Post Office Box 85167
Richmond, VA 23285-5167

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

AID Associates INC. dba
Plaza Recovery Associates
JAF Station PO Box 2769
New York, NY 10116-2769

Care Credit**
c/o GE Money Bank
Post Office Box 981438
El Paso, TX 79998-1438

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

American Express ***
Customer Service
PO Box 981535
El Paso, TX 79998-1535

Chase ****
Cardmember Service
Post Office Box 15298
Wilmington, DE 19850-5298

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Ann Taylor **
C/o WFNNB Bankruptcy Department
PO Box 182125
Columbus, OH 43218-2125

CIT/AR
Post Office Box 829
Springdale, AR 72765-0829

Experian
P.O. Box 2002
Allen, TX 75013-2002

Beneficial
Post Box 3425
Buffalo, NY 14240-9733

Citi Card
Post Office Box 6013
Sioux Falls, SD 57117

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Beneficial Mortgage Co of N.C.
1421 Kristina Way
Chesapeake, VA 23320

Citifinancial
3616 Witherspoon Blvd.
Suite 101
Durham, NC 27707

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Blue Cross Blue Shield Credit Union
1965 Ivy Creek Blvd
Attn: Managing Agent
Durham, NC 27707

Credit Acceptance Corporation
Attn: Customer Service
Post Office Box 513
Southfield, MI 48037-0513

Internal Revenue Service (ED)**
Post Office Box 7346
Philadelphia, PA 19101-7346

BMW Financial Services
Post Office Box 78066
Phoenix, AZ 85062-8066

Credit One Bank, N.A.**
PO Box 98873
Las Vegas, NV 89193-8873

Dell Financial Services***
Customer Services
Post Office Box 81585
Austin, TX 78708-1585

Frontier
P.O. Box 20550
Rochester, NY 14602

Leading Edge Recovery Solutions*
5440 North Cumberland Avenue
Ste 300
Chicago, IL 60656-1490

Dillard's **
Post Office Box 960010
Orlando, FL 32896-0010

GE Capital
Post Office Box 981440
El Paso, TX 79998-1127

Lowes
PO Box 981401
El Paso, TX 79998-1401

Durham County Tax Collector
Post Office Box 3397
Attn: Managing Agent
Durham, NC 27701

GE Money Bank***
Bankruptcy Dept.
Post Office Box 103104
Roswell, GA 30076-3104

Midland Credit Management **
Post Office Box 60578
Los Angeles, CA 90060

Durham County Tax Collector
Post Office Box 3397
Durham, NC 27701

GEMB
Post Office Box 103104
Roswell, GA 30076

NAC
POST OFFICE BOX 650491
Dallas, TX 75265

Equable
5 Revere Drive, Ste 206
Northbrook, IL 60062

HC Processing Center
Post Office Box 22112
Tulsa, OK 74121-2112

National Acceptance Company
Post Office Box 6368
Harrisburg, PA 17112

Fingerhut
Post Office Box 1250
Saint Cloud, MN 56395-1250

HSBC NV **
4848 S 129th East Ave
Tulsa, OK 74134-7001

National City Mortgage Company
3232 Newmark Drive
Attn: Managing Agent
Miamisburg, OH 45342

First American Capital LLC.
7286 Siena Way
Attn: Managing Agent
Boulder, CO 80301

Internal Revenue Service (MD)**
Post Office Box 7346
Philadelphia, PA 19101-7346

NCO Financial
3434 East 22nd Street
Tucson, AZ 85713

Ford Motor Credit**
National Bankruptcy Service Center
Post Office Box 537901
Attn: Managing Agent
Livonia, MI 48153-7901

Jared
The Galleria of Jewelry
Post Office Box 1799
Akron, OH 44309

Portfolio Recovery Associates ***
120 Corporate Boulevard
Ste. 100
Norfolk, VA 23502

Freddie Mac
8200 Jones Branch Dr
Mc Lean, VA 22102-3100

JCPenny
c/o GE Money Bank
PO Box 981402
El Paso, TX 79998

Resurgent Capital Services
15 South Main Street, Ste 600
Greenville, SC 29601

Resurgent Capital Services L.P.**
Post Office Box 10465
Greenville, SC 29603-0465

Shell/Citi
PO Box 6497
Sioux Falls, SD 57117-6497

State Employees Credit Union ***
Attn: Bankruptcy Department
Attn: Managing Agent
PO Box 25279
Raleigh, NC 27611

The Law Offices of John T. Orcutt, PC
6616-203 Six Forks Road
Raleigh, NC 27615

Time Financing
PO Box 1773
123 Lamar St
Roxboro, NC 27573

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

Wal-Mart **
c/o GE Money Bank - BK Department
Post Office Box 103104
Roswell, GA 30076

Wells Fargo Financial Cards
P.O. Box 5943
Sioux Falls, SD 57117-5943